Exhibit4b

Translation of exerts of Scard business plan (exhibit 4 a) The page numbers refer to the page numbers in exhibit 4 a

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Business plan The Scard Company February 19, 1998 Written by Bjarke Gotfredsen and Jerry Nielsen

## Page 2:

March 26, 1998 Confidential! (c) Bjarke Gotfredsen

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#### 1.1. Product idea:

Mouse pad, taking advantage of the pads top surface for advertising purposes, and with an integrating smart card read/write unit.

Smart cards are one of the future's data media. The propagation of smart card is heavily expanding, for example can be mentioned:

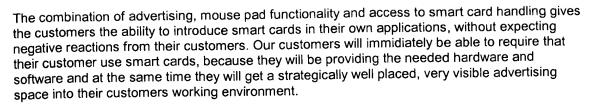
♦ that the future's credit cards (1998) will be based on smart cards. All on-line trade via the internet can in the future be enabled with smart card devices.

- ♦ that Microsoft per August 1997 have introduced smart card architecture in their future operating systems, thus also Windows 98, which will be released in the sping of 1998.
- that electronic signature in the future will be done with a smart card. Today one's signature key
   is stored on the local hard drive, but many is using PC's both at work and at home. Therefore this
   key will be moved to a smart card. This also ensures that the key is not misused by others with
   access to the PC.
- that several payment- and verification systems already today is using smart cards, e.g. our own "DanMønt", phone cards, and encryption of payment TV. A smart card interface will give the owner the possibility of seing balances and transactions on payment cards, and it will make possible updating of the card via Internet.

When getting a read/write device, it could be problematic to have to place yet another device on the user's desk. The idea is therefore to integrate the smart card read/write unit with the mouse pad.

Furthermore we have chosen, that the mouse pads top surface shall be used for advertising purposes. This is not a new idea, but it is essential for sales of our product because we by doing so targets another market segment than competitor's in the smart card read/write unit industry.

Using the excellent advertising space also serves the purpose at we can affect the selected strategy of our primary customers. Scardpad has a very big marketing power at the introduction of bank's/credit card companies'/companies' introduction of smart card applications to the market.



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# 5.2. Product development

The prototype development has so far been done by the inventor for his own means...

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## 5.5. Action plan

The action plan for establishing the ScardPad production is (draft):

1	Prototype development	.completion April - May 1998
2	Prior art search in the US <sup>1</sup>	.February - March 1998
3	Business plan	.Completion ultimo March 1998
	Application to DTI, contact person Stig Trollebø	
5	Finding supply channels	April - June 1998
6	Patent application	April - May 1998
7	Cooperation with DTI innovation on production	start May 1998

Note 1: Will be made by Hoffman-Bang & Boutard, Hans Bekkevolds Allé 7, 2900 Hellerup, Contact Ole Jagtboe

8 Series 1 in production ......July 1998?

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### 6. Product description

# 6.1. ScardPad

The product is a mouse pad with an integrated smar card read/write unit. ScardPad is connected to a PC or keyboard with a cable (RS232 eller USB). The top of ScardPad contains advertising print.

# 6.1.2. Technical product description (prototype)

ScardPad is formed as a conventional, only it contains a smart card read/write device in the foam of the middle layer in the mouse pad. The buttom is an anti-slip buttom surface and on top there is a layer where the mouse's navigation ball moves. This top layer is used for advertising (logos, text, pictures etc.).

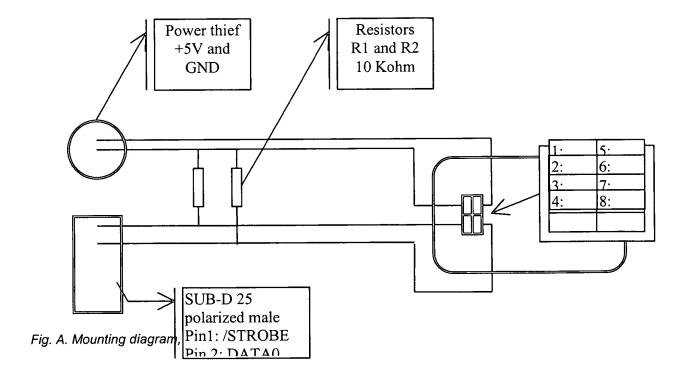
ScardPad connects to the PC with a cable mounted with a serial plug (Sub-D-RS232). The mouse pad is delivered with an adapter so that the pad can be connected to a USB plug.

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### 6.1.2.1. Bill of materiale

The following description is based on the prototype as it looks today. It must be emphasized that this prototype is not the finished ScardPad, since this model communicates through the PC's parallel port.

- 1 conventionel mouse pad, 245 x 205 mm and min. 6 mm thick
- 1 smart card connector, which complies with the specifications of ISO 7816. The connector can be bought at Farnell product no. 7001PM020812A.
- 1 25 pin SUB-D male plug. Farnell product no. CF25.150-766.
- 1 keyboard "power thief". Can be bought ready made, or alternatively manufactures by 2 PS2-keyboard plugs (male and female), where +5V og ground is extracted separately.
- 1 PCB printboard woth the dimensions (HxLxW) 1,6 x 70 x 58 mm, made after our specifications.
- 2 10 Kohm resistors (R1, R2). Farnell product no. 509-280.



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## 6.1.2.2. Mounting

Connect +5 volt from

- ⇒ SmartCard connection 1 (VCC)
- ⇒ Power thiefs +5 volts connection
- ⇒ R1
- ⇒ R2

# Connect ground/GND from

- ⇒ SmartCard connection 5 (GND)
- ⇒ Power thiefs GND connection

## Connect Clock from

- ⇒ SUB-D plug's pin ben 2 (DATA0)
- ⇒ SmartCard connection 3 (SCL)
- ⇒ R1

## Connect Data from

- ⇒ SUB-D plug's pin 1 (C/STROBE)
- ⇒ SmartCard connection 7 (SDA)
- ⇒ R2

# 6.1.2.3. Instruction

Power thief is inserted into PC's keyboard plug.

Keyboard plug is inserted into power thief

SUB-D plug is inserted into PC's printer port.

The read/write unit can read ordinary smart cards with I<sup>2</sup>C communication (2-conductor serial).





# 6.1.3. Working drawing

ScardPad comprise a conventional mouse pad, made in 3 layers, a smart card read/write unit, a cable with a 9 pin SUB-D plug, an adapter and a USB plug.

The read/write unit is incorporated in the mouse pad's middle layer (rubber foam) and the soldered cable is led out to the back side of the mouse pad, in a channel in the rubber foam. The development phase will show wether the rubber foam layers form is made by molding or cutting.

an anti-slip rubber layer is glued on the the bottom of the pad, and a top layer is glued on which has advertising print. This layer will give the right friction against the mouse's navigation ball.

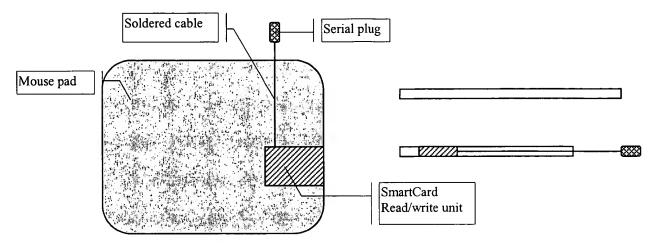


Fig. B. Working draft of ScardPad

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## 10. Product development

#### 10.1. Product development

The product development has so far been done by the inventor Bjarke Gotfredsen, but can in the future, if possible, be done in coperation with DTI innovation.

The prototype is as good as finished in a version where the communication takes place through the PC's parallel port and where the power is supplied through a "power thief". The finial version shall communicate serially and through USB.

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### 10.5. Product protection

The product will be protected through patents, first in the US and in Denmark, and then in the EU member countries.

A prior art search has been made in the US, and the product is unknown in the US market according to report of March 12, 1998 from Hoffman-Bang & Boutard.